

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
SOUTHERN DIVISION**

In Re: Joann Jackson Nichols

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Case No.: 1:17-bk-12265 SDR

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Debtor.

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Chapter 13

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**MISCELLANEOUS MOTION TO APPROVE
LOAN MODIFICATION AGREEMENT**

NOTICE OF HEARING

Notice is hereby given that:

A hearing will be held with respect to the following motion **Thursday, September 7, 2017, at 1:30 p.m.**, in Courtroom A, Chattanooga, TN.

If you do not want the court to grant the relief requested, you or your attorney must attend this hearing. If you do not attend the hearing, the court may decide that you do not oppose the relief sought and may enter an order granting this motion.

Comes now the Debtor, Joann Jackson Nichols by and through counsel, and respectfully move this Honorable Court for an Order approving the loan modification with Chase.

In support of its Motion, Movant would show the following:

1. Debtor, Joann Jackson Nichols, was approved for a loan modification on July 27, 2017. The modification increased the principal balance to \$48,485.53. The new principal balance includes all amounts and arrearages that were past due at the time of the modification .
2. The interest rate is reduced to 4.375%.
3. The first payment due August 1, 2017, including escrow payments is \$387.90. A copy of the loan modification is attached hereto as an exhibit to the Motion.
4. This modification is for a mortgage that is being paid outside of the chapter 13 plan.
5. Debtor believes that this loan modification is in her best interest.

Wherefore, Movants request that the Court enter the proposed Order Approving Loan Modification Agreement.

Respectfully Submitted,

/s/ Amelia C. Roberts, #0022555
Amelia C. Roberts, #022555
Conner & Roberts, PLLC
4115 North Terrace
Chattanooga, TN 37411
(423) 266-2144

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and exact copy of this Motion has been served upon the Trustee, the Debtor, the following listed interested parties, the Assistant United States Trustee, and the United States Bankruptcy Court via ECF, personal delivery or mail via the United States Postal Service, postage pre-paid, at their scheduled addresses, dated 8/8/17

/s/ Amelia C. Roberts, #0022555
Amelia C. Roberts, #022555